

<i>SERFF Tracking Number:</i>	<i>UHLC-127111068</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>48413</i>
<i>Company Tracking Number:</i>	<i>LA25206ST (2-11)</i>		
<i>TOI:</i>	<i>MS08G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS08G.001 Plan A 2010</i>
	<i>Plans 2010</i>		
<i>Product Name:</i>	<i>Group Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>Advertising/LA25206ST (2-11)</i>		

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Group Medicare Supplement	SERFF Tr Num: UHLC-127111068	State: Arkansas
TOI: MS08G Group Medicare Supplement - Standard Plans 2010	SERFF Status: Closed-Filed-Closed	State Tr Num: 48413
Sub-TOI: MS08G.001 Plan A 2010	Co Tr Num: LA25206ST (2-11)	State Status: Filed-Closed
Filing Type: Advertisement		Reviewer(s): Stephanie Fowler
	Authors: Michelle Ambach, Tammy Frederick, Bobbie Walton	Disposition Date: 04/12/2011
	Date Submitted: 04/05/2011	Disposition Status: Filed-Closed
Implementation Date Requested:		Implementation Date:

State Filing Description:

General Information

Project Name: Advertising	Status of Filing in Domicile: Not Filed
Project Number: LA25206ST (2-11)	Date Approved in Domicile:
Requested Filing Mode: File & Use	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Large
Group Market Type: Association	Overall Rate Impact:
Filing Status Changed: 04/12/2011	
State Status Changed: 04/12/2011	Deemer Date:
Created By: Tammy Frederick	Submitted By: Tammy Frederick

Corresponding Filing Tracking Number: LA25206ST (2-11)

Filing Description:

We enclose for your information and review, proof copies of advertising material for use in connection with the AARP group health insurance program. The enclosed advertising replaces material previously approved on 5/27/2010 under the Department's Filing Number: 45584.

Final production of CA25051ST (2-11) will show the component number on the bottom left hand corner of the Print Ad.

Approved 11/5/09 under St. Tr # 43459

SERFF Tracking Number: UHLC-127111068 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 48413
Company Tracking Number: LA25206ST (2-11)
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Group Medicare Supplement
Project Name/Number: Advertising/LA25206ST (2-11)

Standardized Medicare Supplement Certificates: MDA 0001 – MDN 0007 (Mass Marketed)
Standardized Medicare Supplement Certificates: MAA 0010 – MAN 0016 (Agent Sales only)
Standardized Medicare Select Certificate: MDSC 0008, MDSF 0009 (Mass Marketed)
Standardized Medicare Select Certificate: MASC 0017, MASF 0018 (Agent Sales only)
Plan Benefit Tables: BT25 – BT33
BT002 ST AB, CF, KLN
BT002 ST CCSelect,
BT002 ST FFSelect
Plan Overviews: POV3, POV4
Rules & Disclosures: RD4, RD5
Premium Rate Pages: MRP0001 (Med Supp), MRP0002 (Med Select) - - (All Non-Agent Marketing Channels)
MRP0003 (Med Supp), MRP0004 (Med Select) - - (All Marketing Channels)
Medicare Select Plan of Operation: PO3

Approved 11/13/09 under St. Tr. # 43696

Enrollment Applications: M75146IMMMAR01 01B, et al

The definitions, disclosures, eligibility requirements, exclusions, limitations, Group Policy Form No. GRP 79171 GPS-1, as well as, the statement, "...not connected with, or endorsed by, the U.S. Government or the federal Medicare program," can be found in BA25014AR which was approved by your Department on 11/3/09 under State Tracking Number 43646.

Company and Contact

Filing Contact Information

Susan Cipollo, Director Susan_J_Cipollo@uhc.com
680 Blair Mill Rd. 215-902-8444 [Phone]
Horsham, PA 19044 215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company	CoCode: 79413	State of Domicile: Connecticut
185 Asylum Street	Group Code: 707	Company Type: Life and Health
Hartford, CT 06103	Group Name:	State ID Number:
(860) 702-5000 ext. [Phone]	FEIN Number: 36-2739571	

SERFF Tracking Number: UHLC-127111068 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$150.00
Retaliatory? No
Fee Explanation: 3 comps @ 50 per comp = 150.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$150.00	04/05/2011	46267360

Disposition

Comment:

PDF Pipeline for SERFF Tracking Number UHLC-127111068 Generated 04/12/2011 01:31 PM

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Letter	Filed-Closed	Yes
Form	Self Mailer	Filed-Closed	Yes
Form	Outside Envelope	Filed-Closed	Yes

SERFF Tracking Number: UHLC-127111068 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 48413

Company Tracking Number: LA25206ST (2-11)

TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010

Product Name: Group Medicare Supplement

Project Name/Number: Advertising/LA25206ST (2-11)

Form Schedule

Lead Form Number: LA25206ST (2-11)

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 04/12/2011	LA25206ST (2-11)	Advertising Letter	Initial		45.000	LA25206ST (2-11).pdf
Filed-Closed 04/12/2011	CA25051S T (2-11)	Advertising Self Mailer	Initial		45.000	CA25051ST (2-11).pdf
Filed-Closed 04/12/2011	OA25064S T (2-11)	Advertising Outside Envelope	Initial		45.000	OA25064ST (2-11).pdf

[Jane A. Sample
123 Any Street
Anytown, State 10000
Bar Code]

Your health insurance is your choice.
Now may be your time to choose
an AARP Medicare Supplement Plan.

Annual Election Period for
Medicare Advantage is [10/15 to 12/7].

Dear [Sample A. Sample],

Hello again. Previously, you requested information about making a change from Medicare Advantage to an **AARP® Medicare Supplement Insurance Plan**, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

Now that the Annual Election Period for Medicare Advantage is just around the corner, you'll be able to make that change. If you're looking for more control over your choice of providers, a great option may be to return to Medicare Parts A & B, then pick a Medicare supplement plan — to help with some of the costs Medicare doesn't pay. Enclosed is information that can help you decide if this is the right choice for you.

Get the freedom you've been looking for.

Medicare supplement insurance can help offset some of the out-of-pocket costs Medicare doesn't pay. And unlike some Medicare Advantage plans, Medicare supplement plans leave you free to choose your own doctors and hospitals that accept Medicare patients without network restrictions, and see specialists without referrals.

Experience flexibility in your plan choices.

UnitedHealthcare offers a variety of Medicare supplement plan choices in each area, so you'll have the option to balance your needs and budget. And unlike Medicare Advantage plans, once you're enrolled, you'll have the opportunity to change plans at any time.

Medicare supplement insurance works with Medicare Part D.

As with all plans, AARP Medicare Supplement Plans work together with Medicare Part D, so while Part D helps with your prescription drug costs, a Medicare supplement plan will help with some of the other out-of-pocket medical expenses not paid by Medicare.

Reasons to choose Medicare supplement insurance:

- Choose any doctor or hospital that accepts Medicare patients
- See specialists without referrals
- Insurance travels with you nationwide
- Take advantage of NO network restrictions

See the enclosed materials for more details.

over, please

Enjoy all the value that comes with the AARP name.

Nationally, AARP Medicare Supplement Insurance Plan holders have had base rate increases of [less than 6%] on average from [2006-2010].* Count on top-notch customer service, high member satisfaction, and claims processed in less than 10 days.*

Don't miss the Annual Election Period.

The Annual Election Period for Medicare Advantage is your chance to change your coverage. From [October 15 to December 7], you can choose to disenroll from Medicare Advantage and return to Medicare Parts A & B coverage for the earliest effective date of January 1. To avoid a lapse in coverage, as soon as you've requested disenrollment, apply for the AARP Medicare Supplement Plan of your choice. Once approved, your new Medicare supplement plan will be ready to use on the date you request, as early as January 1. With a few exceptions, the Annual Election Period is the only time you can add, drop, or change a Medicare Advantage plan.**

Everything you need to apply is enclosed.

Changing from Medicare Advantage to Medicare Parts A & B and a Medicare supplement plan can be a big decision. If you have any questions, feel free to speak with a licensed insurance agent who can help provide answers at [1-866-330-2562] (TTY: 711). You don't need to be a member to call. You can apply for AARP membership when you apply for an AARP Medicare Supplement Plan. Check out the enclosed information to explore your AARP Medicare Supplement Plan options, and when you're ready to apply, complete and mail in the application. You can also apply online at [www.aarpmedsup.com].

Sincerely,



Susan Morisato

President, Insurance Solutions

UnitedHealthcare Insurance Company

P.S. So you don't miss out on the Annual Election Period for Medicare Advantage, look for a reminder in the coming weeks.

*[www.uhcmedsupstats.com]

**In some cases, you have the right to change your coverage without waiting until the next Annual Election Period. If you have a Medicare Advantage plan, for example, and you move out of your plan's service area, you will have a chance to change your coverage without waiting for the next Annual Election Period. Call the Medicare Helpline to ask about exceptions to the timing rules that may apply to you. 1-800-MEDICARE (1-800-633-4227).

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP doesn't make individual recommendations for health-related products, services, insurance or programs. You are encouraged to evaluate your needs and compare products. Plans insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY 11749, for New York residents). Policy Form No. GRP 79171GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This is a solicitation of insurance. An agent/producer may contact you.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives or advisors.

Please see the enclosed materials for complete information including benefits, costs, eligibility requirements, exclusions, and limitations.

Important Notice: You are entitled to receive a *Guide to Health Insurance for People with Medicare*. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-800-272-2146 toll-free or visit us on the Web at www.medsupeducation.com.

AARP MEDICARE SUPPLEMENT INSURANCE PLANS

Insured by UnitedHealthcare Insurance Company

Consider what a Medicare supplement plan can do for you.

	Yes	No
Do I want to choose my own doctors and hospitals as long as they accept Medicare patients?	<input type="checkbox"/>	<input type="checkbox"/>
Do I want the freedom to see a specialist without a referral?	<input type="checkbox"/>	<input type="checkbox"/>
Do I want help with Part B expenses Medicare doesn't pay?	<input type="checkbox"/>	<input type="checkbox"/>
Do I want my plan to be compatible with a stand-alone Medicare Part D prescription drug plan?	<input type="checkbox"/>	<input type="checkbox"/>
Do I want supplemental insurance that travels with me anywhere in the U.S.?	<input type="checkbox"/>	<input type="checkbox"/>

If you answered “yes” to most or all of these questions, Medicare supplement insurance could be a good choice.

Annual Election Period for Medicare Advantage ends [12/7/11].
Now's the time to make a change.

CA25051ST (2-11)

[Jane A. Sample
123 Any Street
Any City, State 10000]

UnitedHealthcare Insurance Company
(UnitedHealthcare Insurance Company
of New York, for New York residents)
P.O. Box 1017 • Montgomeryville, PA 18936-1017

AARP | Medicare Supplement Plans
insured by UnitedHealthcare
Insurance Company

PRSRT STD
U.S. POSTAGE
PAID
UNITEDHEALTHCARE

Choose Freedom.

See specialists without referrals. Visit any doctor or hospital that accepts Medicare patients. Travel nationwide with supplemental insurance.

Get the freedom you want

from an AARP® Medicare Supplement Insurance Plan,
insured by UnitedHealthcare Insurance Company.

Before your Annual Election Period for Medicare Advantage ends, you may want to go back to Medicare Parts A & B, then find the Medicare supplement plan that fits your needs and budget. Designed to help cover some of the out-of-pocket costs Medicare doesn't pay, all Medicare supplement insurance plans offer:

Flexibility

Pick from a range of Medicare supplement plans to fit your needs. Each plan lets you choose any doctor that accepts Medicare patients and gives you the freedom to travel nationwide. Once enrolled, if your needs change, you can change plans anytime.

Value

With a Medicare supplement plan, you could save thousands in out-of-pocket costs for medical services not paid by Medicare.* And your plan is guaranteed renewable.

Simplicity

There are no network restrictions and no referrals needed to see specialists, so you can get the care you need when you need it. With AARP Medicare Supplement Plans, [99.20%] of claims are processed within [10] days.**

Now's the time to make a change.

When the Annual Election Period for Medicare Advantage ends [12/7], so will your chance to drop your Medicare Advantage insurance in [2011].

Here's what to do:

- From [October 15 to December 7], you can choose to disenroll in Medicare Advantage and return to Medicare Parts A & B for the earliest effective date of January 1.
- To avoid a lapse in coverage, as soon as you've requested disenrollment, apply for the AARP Medicare Supplement Plan of your choice.
- Once approved, your new Medicare supplement insurance will be ready on the date you request, as early as January 1.

The Annual Election Period is your chance to add, drop, or change a Medicare Advantage plan, with a few exceptions.***

The Medicare Advantage Election Period ends [December 7].

Find out more about AARP Medicare Supplement Plans today.



Call toll-free: [1-XXX-XXX-XXXX]
(TTY: 711)



Visit [www.aarpmedsup.com]

*Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare Spending and the Medicare Program, June 2010, <http://www.medpac.gov/documents/Jun10DataBookEntireReport.pdf> (4 Oct, 2010) p. 16.

**[www.uhcmedsupstats.com]

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AARP doesn't make individual recommendations for health-related products, services, insurance or programs. You are encouraged to evaluate your needs and compare products. Plans insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY 11749, for New York residents). Policy Form No. GRP 79171GPS-1 (G-36000-4). In some states, AARP Medicare Supplement Plans are available to eligible individuals under age 65 enrolled in Medicare due to disability. All plans may not be available in your state/area. **Not connected with or endorsed by the U.S. Government or the federal Medicare program.**

This is a solicitation of insurance. An agent/producer may contact you.

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Call to receive complete information including benefits, costs, eligibility requirements, exclusions, and limitations.

Important Notice: You are entitled to receive a *Guide to Health Insurance for People with Medicare*. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-800-272-2146 toll-free or visit us on the Web at [www.medsupeducation.com].

AARP MEDICARE SUPPLEMENT INSURANCE PLANS
Insured by UnitedHealthcare Insurance Company



HERE'S THE INFORMATION
YOU PREVIOUSLY REQUESTED

No networks. No referrals.
Just the freedom you want with Medicare supplement insurance.

ANNUAL ELECTION PERIOD FOR MEDICARE ADVANTAGE
BEGINS [10/15]. DON'T MISS OUT ON YOUR CHANCE TO
CHANGE TO A MEDICARE SUPPLEMENT PLAN.